



SPOTLIGHT

DECEMBER 2007 AMERICAN INCOME LIFE & NATIONAL INCOME LIFE VOL 40 NO 12



- 2009 Convention Destination Announced
- A Note from Joe Gordian
- PR Reps on the Picket Line with WGA

*Happy
Holidays*



FROM THE DESK OF:
Scott Smith
Executive Vice President &
Chief Marketing Officer

Two Good Reasons

I am often asked where I get my passion. It's a question I would ask of anyone I met with my level of ambition, because passion is vital to achieving your goals. You will not enjoy any level of success unless you are passionate about what you do, what you believe in, who you believe in, and the plan which you have adopted.

I believe who we are today is mostly influenced by those around us in our formative teenage years. My father was undoubtedly responsible for a significant amount of who I became. Although he passed away when I was relatively young, I remember everyday what he stood for or the lessons I learned from him. Let me tell you a little about him.

My dad believed that if you took care of yourself and your business, everything else would fall into place. He didn't get frazzled about what he couldn't control. He was not very social, and he was definitely not concerned about being my friend. He was only concerned about being the best *father* he could be. I was involved in sports three seasons a year and my dad made it to most of my games. But as I reflect back I recall he never sat in the stands. He didn't want to listen to other parents, and he didn't want to apply pressure to me with his visibility. He was not there for entertainment but to evaluate me. But when I got home, he sure had no issue reviewing the events of the game in detail, one on one. My dad was not easy to please and he seldom gave praise, but I realize when reflecting that this made the praise he *did* give really meaningful.

My family did not have much materially, but we were fairly close knit and happy, which made my father's unexpected death all the more difficult. I can remember getting that call in the middle of the night like it was yesterday.

So what does my dad have to do with you selling life insurance?

When you take the time to reflect on who you are and how you came to be so, you must think of those most responsible for shaping your values. It's a true motivator. When I have these recollections, it makes me feel an obligation to attempt to be as good a role model for my family as my dad was to me. Herein lies the lesson. It took awhile to acknowledge the role my father had played in my life. In fact, it took until I became a father to realize that I possess the ability to carry the same influence on others in similar circumstances. It's almost as if he tricked me into becoming for others what he was to me. I try to provide leadership in the same manner he provided to me. I do not need your friendship; I command your respect. I do desire your friendship, but it is not absolutely necessary. What is necessary is that you become as good and productive an individual as your potential allows. I am a work in progress, trying to get better at my profession today than I was yesterday.

How about you — personally or professionally? Are you not only motivated by what your personal goals are, but also by the fact you are a role model for those around you? It does not need to be your children. It can be anyone who views or can be influenced by your actions, including those in your agency. It does not matter if you're a manager or a personal producer, you're going to get some significant satisfaction out of someone who emulates who you are and how you conduct yourself. It is okay to do it for yourself, but you can hit two birds with one stone and also positively influence others.

You are a person of influence.

You're being watched.

SGA CAREER TRACK

New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an e-mail to: futuresga@aillife.com.

TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$1,321,824.57 in bonuses. For more information on the monthly bonuses, turn to Page 8.

REQUIRED RETENTION RATE

Effective Jan. 1, 2007, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

DATES TO REMEMBER

Tuesday, Jan. 1, 2008
The Home Office will be closed for New Year's Day.

Tuesday, Jan. 29, 2008
All business and PR credits must be at the Home Office to count for January production.

CORRECTIONS

PR Representative Brenda DiSomma was inadvertently omitted from *Spotlight* recognition last month. She is a Category A PR Rep. She should have been ranked #4 monthly with 2,359 cards and #3 year-to-date with 20,254 cards.

Also, the first paragraph of the I CARE page should have read "(...)Ken Blanchard's and Sheldon Bowles' books *Raving Fans* and *Gung Ho*. In 2003 and 2004 we introduced..." We apologize for any confusion.



Look for hidden in this issue!

FOUNDER'S CLUB OUTSTANDING PRODUCERS

November 2007

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G *	RETENTION
Mark Beckford	Eric Gigliore	1	63,317		77.0
Timothy Cruise	Altig-Orlovic	22	70,787		80.9
Daniel Pollechio	Bob Olson	8	52,710		87.1
Freda Yalmbow	Tom Williams	1	53,401		89.7

*Percentage of Net to Gross

LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2008 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2008 Convention Qualifications online at www.aillife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to the Westin Rio Mar Beach Golf Resort and Spa in Puerto Rico! The convention will be held May 15-18, 2008.



American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Home Office
254-761-6400

Web Sites
www.aillife.com
www.nilife.com
www.WorkAtAIL.com
www.WorkAtNILICO.com

Recruiting Support
www.aillife.com/rms
www.aillife.com/recruiting

SPOTLIGHT

Published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

Editor & Writer
Danielle Yannazzo
dyannazzo@aillife.com

Design Director
Sam Yarbrough
syarbrough@aillife.com

Graphic Designer
Annalee MacFie
amacfie@aillife.com

Contributors

Paula Clements
Jennifer Crupe
Rhonda Cunningham
Amy Dechant
Carrie Eckles
Lisa LaValley
Kathy Lockhart
Pat Nevarez
Linda Resendez
Susan Strakos

© 2007 by American Income Life Insurance Company

Movin' On Up!

State General Agent

Scott Rehberg Cincinnati, OH, KY & IN



Regional General Agent

James Bailey Troy Plummer

Master General Agent

Flavia Brakling	David Perry	Reynaldo Singson	Albert Thompson
Alvin Hagens	Michael Polzer	Thomas Stewart	Averyl West-Washington
David Montgomery	Toby Potter	Majjargal Sukhbaatar	

General Agent

Jessica Chancey-Higginbotham	Aaron Gebke	Jimmy Tchen	
Patricia Davies	Sebastian Kazek	Brian Wolchok	
Vanessa Garcia	Chad Neff	Gevorg Yanukyan	

Brock Adams	Roghie Hassanloo	Brian Innes	Jeffrey Yazwa
Aaron Burke	Gerald Hayes	David Schneider	
Jalme Cervera	Ashley Hendsbee	John Szoka	
Randy Durazo	Stephen Hill	Richard Walsh	

Supervising Agent

Deborah Anderson	Salvatore Costa	Bekky Miyahira-Salazar	Michael Washburn
Mary Attle	David Frissell	Alfredo Salazar	
Elizabeth Cazares	Sanya Hudson	David Thomas	

Jason Aquillante	James Cunningham	Robert Hearn	Shelly Owen
Yvonne Brown	Ann Doucette	Jesse Hinkley	Alfredo Ramirez
Mathew Bunderson	Lisa Dove	Alexey Kalinin	Blagoj Ristov
Kevin Burk	Adam Ellis	Kyle Kollhoff	Linda Sapien
Randy Calero	Nene Emesih	Douglas Kosowan	Adam Shusheski
Damien Cannaday	Michael Fisher	Candace Lierd	Andrew Streiff
Jesus Cardenas	Kristin Garramone-Hager	Ashley Livieri	Lavinia Uhila
David Carr	Jessica Gowanlock	Joshua Long	Lee van Delft
George Cornias	I-Perfection Harris	Paul Lopez	Dichita Warren
Wayne Coulombe	John Harrison	Martin McCarthy	Justin Wilson

Happy Anniversary

Thanks for all you do. Congratulations!

24 Years of Service

Mark Hancock

18 Years of Service

Brett Hulme

16 Years of Service

Judy Hinz

14 Years of Service

Earle Harris
David L. Williams
Jenny Williams

12 Years of Service

Nancy Rising

10 Years of Service

Russell Chang

9 Years of Service

William Sanders
Ruben Soberanes

8 Years of Service

Scott Baker
John Franklin

6 Years of Service

Arnold Iacoviello
Larry Lozano
Christy Starr

5 Years of Service

Andrew Bishop
Arthur Greene
Mathew MacCannell
Karen McQuoid
Mark Peltz
Denis St. Pierre
Dustin Venekamp

4 Years of Service

Justin Germany
Ed Olfert
Amir Sedaghat

3 Years of Service

Sue Akers
Heidi Diecedue
Sebastian Kazek
Rosanne Landon
Raymond Lopez
Susan O'Bryon
Thomas Parker
T J Rowell
Anna Vaculikova
Kouame Yoboue

2 Years of Service

Brian Allt
Simon Arias
Brandon Braun
Mark Corkrean
Bradley Ellison
Timothy Frahm

2 Years of Service (cont.)

Deborah French-Gorman
Marilyn Gonzalez
Theodore Greer
Lovely Johnson
Garret Kun
Melissa Losk
Kelvin McDiarmid

1 Year of Service

Alberto Alcalá
James Bennett
Richard Blake
Karen Brown
Mario Chavez
John Elgert
Shannon Hernandez
Darin Hershfeldt
Blake Higuchi
Anne Humphreys
Jessica Ingerick
Crystal Jackson
Theresa Kriel
Michael McIntosh
Livi Mercea
Erin Moyer
Trisha Murphy
Jayson Pocius
Michael Polzer
Erna Powell
Alanna Saddler
Sergey Sagan
Leslyn Vieira
Matthew Watson

Individual Producers



1. Benham Halali
Cleveland, OH



2. Filippo Havili
Aurora, CO



3. Amir Sedaghat
Vancouver, BC



4. Kevin Ishikane
Knox, TN



5. Bianca Zaragoza
Tomball, TX



6. Roghie Hassanloo
Tomball, TX



7. Karen Stockwell
Tomball, TX



8. Timothy Cruise
Rockland, MA



9. Jose Lopes
Middletown, CT



10. Robert Ulreich
San Jose, CA

November Production

All Time Record to Beat
MONTH: \$62,536 NET ALP ZACHARY HART

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Benham Halali	\$38,816		82.3	Christopher Stephens	Jatoft-Foti
2. Filippo Havili	23,256	96		Jeff Ribman	Steve Friedlander
3. Amir Sedaghat	23,030		86.2	Amir Sedaghat	Altig-Orlovic
4. Kevin Ishikane	22,897	85		Daven Hermosura	Altig-Orlovic
5. Bianca Zaragoza	22,772		74.0	Megan Olson	Steve Hartman
6. Roghie Hassanloo	22,467	86		Byron Paz	Josh Chalom
7. Karen Stockwell	20,796		70.4	Megan Olson	Steve Hartman
8. Timothy Cruise	20,689		80.9	Melanie Cohen	Altig-Orlovic
9. Jose Lopes	19,604		77.2	Steven Foti	David Zophin
10. Robert Ulreich	19,466		85.8	Steven Foti	Jatoft-Foti
11. Talonda Davis	19,142	88		Maxine Moody	David Zophin
12. Sosala Havili	19,125	94		Jeff Ribman	Steve Friedlander
13. Max Quasem	18,934		81.9		Cohen-Cohen
14. Helen Taylor	18,854		87.5	Harpreet Gujral	Altig-Orlovic
15. Prashant Borda	18,400	89		Harjeet Rana	Imran Satti
16. Kyle Crawshaw	18,329	98		Harjeet Rana	Imran Satti
17. Aaron Gilbert	17,148	100		Dianne Faligowski	Altig-Orlovic
18. David Farraway	17,014		73.8	David Farraway	Altig-Orlovic
19. Kelly McDonald	16,934		72.1	Rick Mansfield	Altig-Orlovic
20. Marineta Achim	16,839		80.4	David Solomonov	Josh Chalom

YTD Production

All Time Record to Beat
YTD: \$278,449 NET ALP ZACHARY HART

Name	Net ALP	NG*	Rtn	MGA	SGA
* 1. Jose Lopes	\$219,414		77.2	Melanie Cohen	David Zophin
* 2. Max Quasem	218,871		81.9		Cohen-Cohen
* 3. Benham Halali	212,662		82.3	Christopher Stephens	Jatoft-Foti
* 4. Bianca Zaragoza	168,522		74.0	Megan Olson	Steve Hartman
* 5. Timothy Cruise	158,869		80.9		Altig-Orlovic
* 6. Robert Ulreich	154,914		85.8	Steven Foti	Jatoft-Foti
* 7. Kevin Appasamy	154,166		81.5		Altig-Orlovic
* 8. Steven Stensrud	152,205		83.8	Steven Stensrud	Altig-Orlovic
* 9. Helen Taylor	151,949		87.5	Harpreet Gujral	Altig-Orlovic
* 10. Samantha Chui	149,478		81.9	Samantha Chui	Williams-Williams
11. Kelly McDonald	143,649		72.1	Rick Mansfield	Altig-Orlovic
12. Yvonne Hernandez	141,352		83.9		Cohen-Cohen
13. Scott Remmey	139,324		72.4		Eric Gigliane
14. Daniel Potilechio	138,624		87.1	David Wang	Bob Olson
15. Mark Beckford	131,911		77.0	Diane Carrion	Eric Gigliane
16. Karen Stockwell	131,078		70.4	Megan Olson	Steve Hartman
17. Marineta Achim	130,189		80.4	David Solomonov	Josh Chalom
18. Ruben Soberanes	129,489		69.5	Doreen Ryan-Foti	Jatoft-Foti
19. Edward Hanna	126,429		73.6	Edward Hanna	Tom Williams
20. Wayne Fader	122,288		83.9	Wayne Fader	Marc Rosen

*Percentage of Net to Gross

Supervising Agents

Supervising Agent selection guidelines for recognition in the Spotlight are as follows:
Must have one First Year Agent coded and meet all production requirements.



1. Lorenzo Lameko



2. Lita Lameko



3. Michael van Delft

November Production

All Time Record to Beat
MONTH: \$68,050 NET ALP MARY ANN GAELIC

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
1. Lorenzo Lameko	\$57,300	\$62,393		77.9	Jeff Ribman	Steve Friedlander
2. Lita Lameko	52,021	55,151	90		Jeff Ribman	Steve Friedlander
3. Michael van Delft	33,531	35,089		81.3	Brian Allt	Imran Satti
4. Michael Garrett	31,294	30,550	91		Harjeet Rana	Imran Satti
5. Dona Blake	27,398	29,054	87		Eric LaBossiere	Altig-Orlovic

YTD Production

All Time Record to Beat
YTD: \$443,893 NET ALP MARY ANN GAELIC

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Michael van Delft	\$221,539	\$260,558		81.3	Brian Allt	Imran Satti
2. Lorenzo Lameko	220,339	266,796		77.9	Jeff Ribman	Steve Friedlander
3. Lita Lameko	197,765	216,874	90		Jeff Ribman	Steve Friedlander
4. Raymond Risucci	151,363	235,829		76.7	Dorian Oldham	Durhon Oldham
5. Fialelei Naititi	82,350	24,035	95		Jeff Ribman	Steve Friedlander

General Agents

General Agent selection guidelines for recognition in the Spotlight are as follows:
Must have two First Year Agents coded and meet all production requirements.



1. Stephen Hill



2. Erin Moyer



3. Stephen Bendure

November Production

All Time Record to Beat
MONTH: \$203,596 NET ALP TAINA LAMEKO

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
1. Stephen Hill	\$69,859	\$85,634	94		Jeff Ribman	Steve Friedlander
2. Erin Moyer	43,253	55,223	91		Maxine Moody	David Zophin
3. Stephen Bendure	35,420	32,068		74.0	Timothy Clark	Surace-Smith
4. Alex Grakhov	34,912	35,504		77.2	Nicholas Zangardi	Surace-Smith
5. Michael McIntosh	33,672	35,143	88		Harjeet Rana	Imran Satti
6. James Aalders	30,035	33,836		70.1	Harjeet Rana	Imran Satti
7. Robert Kanaan	29,337	26,108		68.9	Harjeet Rana	Imran Satti
8. Jeffery Thiel	28,717	28,059	80		Timothy Clark	Surace-Smith
9. Marino Baca	26,469	31,738		70.9	Randy Teyssier	Chris Hernandez
10. James Allen	25,444	30,133	91		Travis Moody	Surace-Smith

YTD Production

All Time Record to Beat
YTD: \$864,620 NET ALP

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Pamela Ladd	\$220,403	\$448,012		70.6	Dorian Oldham	Durhon Oldham
* 2. Stephen Bendure	213,930	346,888		74.0	Timothy Clark	Surace-Smith
* 3. Michael Boyer	188,133	175,506		77.4	Rodney Ward	Paul Rumbuc
* 4. Stephen Hill	170,942	249,899	94		Jeff Ribman	Steve Friedlander
* 5. Alex Grakhov	150,344	180,900		77.2	Nicholas Zangardi	Surace-Smith
6. Brandon Braun	139,954	241,028		68.4	Rodney Ward	Paul Rumbuc
7. Garret Kun	130,735	359,600		75.2	Samuel Cohen	Fred Hadayla
8. Erin Moyer	128,013	202,402	91		Maxine Moody	David Zophin
9. Michael McIntosh	127,165	168,092	88		Harjeet Rana	Imran Satti
10. Jeffery Thiel	125,916	156,523	80		Timothy Clark	Surace-Smith

Encore! ■ Spotlight December 2007 7

\$ Show Me the Money \$

Retention Bonus*

PR Bonus*

QUALIFIER	SGA	AMOUNT
Benham Halali	Jatoft-Foti	\$7,763.20
Amir Sedaghat	Altig-Orlovic	5,004.97
Timothy Cruise	Altig-Orlovic	3,930.95
Robert Ulreich	Jatoft-Foti	3,893.35
Jose Lopes	David Zophin	3,874.56
Bianca Zaragoza	Steve Hartman	3,871.25
Helen Taylor	Altig-Orlovic	3,770.91
Max Quasem	Cohen-Cohen	3,740.88
Ed Olfert	Altig-Orlovic	3,498.30
Karen Stockwell	Steve Hartman	3,327.36

TOTAL RETENTION BONUS PAID: \$229,747.43

142 Producers Qualified

QUALIFIER	SGA	AMOUNT
Al Wall	Josh Chalom	\$4,384.89
Malka Arony	Steve Hartman	2,118.08
Cassandra Robinson	Alt.-Orl.-Trab.	2,006.75
Laurie Onasch	Manone/Alt.-Orl.	1,653.53
Mary Hinterberger	Steve Greer	1,639.00
Manon Brulotte	Alt.-Orl.-Lyse	1,479.25
Charles Hill	Jatoft-Foti	1,412.39
Rona Pileggi Spano	HO Chicago	1,275.75
Jenny Williams	Altig-Orlovic	1,263.00
Vivian Dwyer	Alt.-Orl.-Hay/Bikman	1,185.50

TOTAL PR BONUS PAID: \$46,163.23

104 PR Reps Qualified

MGA Bonus*

BR Bonus*

QUALIFIER	SGA	AMOUNT
Steven King	Paul Rumbuc	\$1,558.35
Corey Neff	Alt.-Orl.-Ven.	968.98
Harpreet Gujral	Altig-Orlovic	928.64
Elaina Bosco	Tom Williams	881.29
Jim Bianchi	Durhon Oldham	733.73
Dorian Oldham	Durhon Oldham	702.74
Christopher Stephens	Jatoft-Foti	582.25
Melanie Cohen	David Zophin	490.12
Philip Prata	Theodore Pappas	460.09
Matthew Melhorn	Fred Hadayia	457.22

TOTAL MGA BONUS PAID: \$12,670.78

28 Managers Qualified

QUALIFIER	SGA	AMOUNT
Jeff Ribman	Steve Friedlander	\$35,421.02
Timothy Clark	Surace-Smith	11,811.11
Harjeet Rana	Imran Satti	11,658.89
Brett Gryska	Durhon Oldham	10,016.74
Maxine Moody	David Zophin	9,991.55
Jim Bianchi	Durhon Oldham	7,343.37
Philip Prata	Theodore Pappas	6,326.49
Samuel Cohen	Frederick Hadayia	6,043.65
Rebecca Klebsch	Joe Manone	5,688.79
Michael Vasu	Surace-Smith	5,512.72

TOTAL BR BONUS PAID: \$428,858.61

458 Managers Qualified

Reinstatement Bonus*

New Agent Bonus*

QUALIFIER	SGA	AMOUNT
Sami Mogannam	Jatoft-Foti	\$1,818.38
John Bulecza	Matt Henderson	938.93
Balvino Cardoza	Cohen-Cohen	796.48
James Larkin	Theodore Pappas	765.78
Preeti Sahgal	Josh Chalom	594.66
Julie Wells	Chris Hernandez	584.10
Hank Gordon	Bob Olson	518.58
David Jackson	Tom Williams	405.60
Diana McNair	Eric Giglione	401.77
David Wang	Bob Olson	391.50

TOTAL REINSTATEMENT BONUS PAID: \$17,456.20

83 Producers Qualified

QUALIFIER	SGA	AMOUNT
Filipo Havili	Steve Friedlander	\$4,411.37
Prashant Borda	Imran Satti	3,939.90
Roghie Hassanloo	Josh Chalom	3,718.13
Athar Sheikh	Josh Chalom	3,644.55
Lisati Tulimanu	Steve Friedlander	3,643.23
Tevita Uasilaa	Steve Friedlander	3,395.22
Kyle Crawshaw	Imran Satti	3,173.66
Lorie Keller	Altig-Orlovic	3,155.63
Daniel Kelly	Mat Hart	2,849.88
Lute Havili	Steve Friedlander	2,833.91

TOTAL BR BONUS PAID: \$586,928.32

1,138 Producers Qualified



On November 29, Roger Smith was honored, along with the Honorable Richard Gephardt and Terence M. O'Sullivan, at the second annual Heroes of Health Care Dinner hosted by America's Agenda: Health Care for All. The event opened with remarks from Mark Blum, Executive Director of America's Agenda, and Kenneth Thorpe of Emory University, Policy Director of America's Agenda. After they spoke, the master of ceremonies and president of America's Agenda, Doug Dority, introduced Roger and the other honorees.

When Roger took the stage, he expressed his thanks for the recognition and how privileged he felt to share the spotlight with Gephardt and O'Sullivan, men who have spent their entire lives helping the working public. Roger stated, "I have never written legislation or shepherded its passage. I do not know the nuances of committee structures, legislative calendars and joint conferences. I am not a master of politics.

I am the voice of that disenfranchised teen, a struggling young entrepreneur, a father, a husband, a friend, and an employer of union workers... the juggler of resources and priorities of those whose care I am entrusted.

Health care and the work done by America's Agenda: Health Care for All is deeply personal. I believe that together each and every one of us *must* become part of the solution."

INTERNATIONAL BROTHERHOOD OF TEAMSTERS

Washington, DC 20001



JAMES A. ROITA
Grand President

By Certificate of Appreciation
Presented to
Mr. Roger Smith
Executive Director
America's Agenda: Health Care for All
Washington, DC 20001

Dear Roger:
I find it a great honor to be being honored by America's Agenda: Health Care for All as a Hero of Health Care for All, along with many other individuals and organizations from other great unions of labor and the Teamsters Union. Your dedication and hard work towards improving health care in this country is being recognized and is truly making a difference today. Your leadership has been highly instrumental in this Union and every other Union's success.

Presented to you on the 29th of November 2007 at the Capital Hilton in Washington, DC 20001 in recognition of your outstanding leadership and service to the American people and the Teamsters Union. Your dedication and hard work towards improving health care in this country is being recognized and is truly making a difference today. Your leadership has been highly instrumental in this Union and every other Union's success.

Again, I commend you on the work you are doing and wish I could pay tribute to you personally on November 29.

Sincerely,
James A. Roita
Grand President



Clockwise from top right: Roger Smith with Mark Blum, Roger with the Honorable Richard Gephardt, and Roger receiving his award from Doug Dority.



2009 Convention

Lights! Camera! Action!

AIL/NILICO Takes on LA for the 2009 Convention

What is a better place for our own yearly award show than the luxurious hotel that holds the Golden Globes? The 2008 AIL/NILICO Convention will be held at the Beverly Hilton on legendary Wilshire Boulevard.

Since 1955, the Beverly Hilton has opened its doors to host some of the greatest entertainers and parties, making it a prime destination for some of the world's most experienced travelers. A recent \$80 million renovation has completely reinvented this landmark, making it a place "where grand traditions meet bold innovation."

Our convention is sure to be an event you do not want to miss.



Qualifications:

Career Agents: Write \$80,000 of Net ALP as of Dec. 31, 2008. For career agents contracted less than one year, the Net ALP will be pro-rated based on the number of months contracted after the sixth month. Personal producers can also qualify by writing \$100,000 of Net Annualized Premium as of Dec. 31, 2008 AP&P report.

Supervising Agents: Write \$80,000 of Personal Net ALP as of Dec. 31, 2008 or write \$126,700 of First Six Months Agent Net ALP and have at least one active First Six Months Agent as of December 31, 2008. For SAs contracted less than one year, the Net ALP will be pro-rated based on the number of months contracted after the sixth month.

General Agents: Write \$80,000 of Personal Net ALP as of Dec. 31, 2008 or write \$126,700 of First Six Months Agent Net ALP and have at least two active First Six Months Agents as of December 31, 2008. For GAs contracted less than one year, the Net ALP will be pro-rated based on the number of months contracted after the sixth month.

Master General Agents: Have \$253,400 of First Six Months Agent Net ALP. We will allow any combination of Personal and First Six Months Agent Net ALP that add up to the total production requirement. Qualifying MGAs must also have at least four active First Six Months Agents as of Dec. 31, 2008. MGAs can qualify on a pro-rated basis if contracted less than one year.

Regional General Agents: Must have two MGAs who qualify for Convention under the MGA guidelines or can qualify as an MGA with his/her own MGA Agency production.

State General Agents: Must meet YTD SGA standards as of Dec. 31, 2008 and at least six months of standards.

Public Relations Representatives: Obtain 17,250 cards or 77 endorsed groups with a 50 member minimum and have a 3 percent return with a minimum of 10 cards. All originals will count as double credit. For PR Reps contracted less than one year, the cards/groups will be pro-rated based on the number of months contracted. A PR Rep can qualify under only one method- cards and groups cannot be combined.

Public Relations Managers: Obtain 52,500 cards and have at least two active PR Reps coded as of Dec. 31, 2008. All original cards will count as double credit.

The Net to Gross and retention rates as shown on the qualifier's December 2008 AP&P report will be used in determining qualification. Year-To-Date award winners must also have at least 78% Past 12 Net to Gross from the AP&P report or a 68.0% retention rate to be eligible for recognition.

For complete details, visit www.aillife.com/Agency/Spotlight/maingtl.htm
For NILICO qualifications, visit www.nilife.com/Agency/Spotlight/maingtl.htm



MONETARY DONATIONS

American Income & National Income

- Donated \$12,100 to America's Agenda Health Care Education Fund.
- Presented \$1,175 to the Building & Construction Trades Department National Legislative Conference.
- Contributed \$3,500 to The Diabetes Research Institute for a table and ad at the Edward C. Sullivan Retirement Dinner.
- Gave \$5,000 to the TransAfrica Forum, Inc. for their 30th Anniversary Gala.

Top Contributions of Centralized PR

- Gave \$50 to the Maryland AFL-CIO for a door prize at their convention. (DC)
- Donated \$42.39 to the Financial Trust Credit Union for their customer appreciation event. (Chicago)
- Contributed \$500 to the Indiana AFL-CIO for their convention. (IN)
- Donated \$520.90 to the Massachusetts Police Association for their convention. (MA)
- Presented \$300 to the Dominick Critelli Memorial Fund. (NJ)
- Contributed \$3,250 to the AFL-CIO Annual Labor Celebration for a table and an ad. (NY)
- Gave \$100 to UFCW 1196 for the Kid's Christmas Party. (PA)
- Donated \$1,000 to the PA Credit Union Foundation. (PA)

The Altig-Orlovic Agency's Contributions

- Gave \$400 to IAM 845 for their golf tournament.
- Donated \$400 to Association of Western Pulp and Paper Workers for their Safety and Health Conference.
- Presented \$3,500 to the B.C. Government and Services Employees Union for a scholarship donation and their seasonal party.
- Contributed \$300 to Child Find B.C. for their membership drive.
- Donated \$300 to the North Bay Labor Council for the COPE Dinner.
- Gave \$200 to Carpenters 770 for their Christmas and Pin party for members.
- Presented \$102.45 to Conseil régional de la FTQ du Outaouais for the Labor Council 25th Anniversary.
- Donated \$82 to SCEP Quebec for their annual golf tournament.
- Gave \$190 to the Public Safety Employees Association for an ad in a local book to help State Troopers.
- Contributed \$831.11 to IAM District W-2 for the Guide Dogs of America Fund Raiser Convention.
- Presented \$1,000 to Conseil régional de la FTQ du Montréal métropolitain for Operation Noel Solidaire.
- Donated \$250 to the Oregon Wheat Growers League for their annual convention.

Total \$35,093.85



NORTHEASTERN ILLINOIS FEDERATION OF LABOR, AFL-CIO
 Laborers Teachers Building, 540 Ashgrove Drive, Geneva, IL 60134 • ph: 847-495-1260 • fax: 847-265-8120



October 18, 2007

Dear Friend:

On behalf of the Northeastern Illinois Federation of Labor, AFL-CIO, I would like to thank you for participating in the 2007 "Person of the Year" celebration in honor of Illinois AFL-CIO President, Michael T. Gerlino.

Thanks to your generosity, the event was a tremendous success. The proceeds from the evening will enable the Northeastern Illinois Federation of Labor to advance its efforts to bring the voice of working families to the halls of government.

Again, your support is greatly appreciated. The Northeastern Illinois Federation of Labor looks forward to continuing to work with you in the future to protect and strengthen the rights of working families throughout Illinois.

Sincerely,

Patrick D. Statter
 President
 Northeastern Illinois Federation of Labor, AFL-CIO



Organized by
 American Income Life Insurance Company
 National Income Life Insurance Company
 1201 Wausau Avenue
 Waco, Texas 76710

November 1, 2007

Mr. Roger Smith
 President & CEO
 American Income Life Insurance Company
 National Income Life Insurance Company
 1201 Wausau Avenue
 Waco, Texas 76710

Dear Roger:

Thank you so much for the generous contribution of \$5,000 to the A. Philip Randolph Institute on behalf of the American Income Life Insurance Company and National Income Life Insurance Company.

We appreciate so much the support of your State General Agents and the international union presidents who constitute your Labor Advisory Board. We were thrilled to see Jides Pagan, who took time from his busy schedule to make the presentation personally.

This past August, the APRI 30th National Education Conference convened in Oakland to focus on and address the primary concerns of African American and the disabled in the health care industry. The conference served as a mechanism to strengthen constituent leadership and support relationship building among APRI adult and youth leaders as they were provided with the tools to assist in ongoing programs and policies that improve their communities' health.

We cannot overstate the impact of the A. Philip Randolph Institute without the contributions and continued support from friends like you.

Again, we thank you.

cc: Jides Pagan

APRI is a 501(c)(3) organization. All contributions are tax deductible. For more information, please contact the APRI office at 1-800-541-1234 or visit our website at www.apri.org.



LABOR HERITAGE SOCIETY
 2015 St. Clair Street
 Grand Rapids, MI 49503
 616-333-3333

October 11, 2007

Roger Smith, President & CEO
 American Income Life Insurance Company
 National Income Life Insurance Company
 1201 Wausau Avenue
 Waco, Texas 76710

Dear President & CEO Smith:

On behalf of the leadership of the Labor Heritage Society of West Michigan, we extend heartfelt appreciation for your gift of \$5,000.00 toward our \$1,275,000 The Spirit of Solidarity Campaign: "A Memorial Drive". This effort will help fund the construction of a memorial outdoor park to commemorate an important historical event.

The members of our Campaign Cabinet are committed to establishing this memorial park and educational program that might be appropriate in studying the historic Industrial Area Race in 1911 that would ultimately change the working conditions of all laborers. Thus, the leadership of the Labor Heritage Society has approved the construction of this memorial park that will demonstrate the undeniable truth that when people of diverse backgrounds and interests come together they can accomplish anything.

Again, we thank you for your generous support.

Sincerely,

Marc Egan
 Campaign Co-Chair

cc: Paul Nielsen



Guide Dogs of America

An International Guiding Eyes Program
 1340 Glendale Boulevard, Sylmar, California 91782
 (818) 363-3334 • Fax (818) 363-6831
www.guidedogsonline.org

September 7, 2007

American Income Life Insurance Company
 PO Box 2608
 Waco, TX 76710-0208

Dear American Income Life Insurance Company,

Thank you for your donation of \$1,000.00 for the 27th Annual William W. Whitlinger Charitable Banquet, on November 17, 2007 in Las Vegas.

We appreciate your thoughtfulness as we honor Mack Drosell, Alan Skolnick, and Lockheed Martin Corporation this year's recipients of the "Light of Life Award."

All proceeds from this event will be used to further the breeding, puppy and training programs of Guide Dogs of America.

By your thoughtful action, you are helping provide the gift of independence, mobility and freedom through the use of a loving & loyal guide dog.

Thank you for your generosity and continued support.

Sincerely,

Jay A. Hummer
 President

The 110 81-154-PR1
 On gifts or services with exchange for this receipt.

...specific named guide dogs, one gift to the blind

Master General Agents

Master General Agent selection guidelines for recognition in the Spotlight are as follows:
Must have four First Year Agents coded and meet all production requirements.



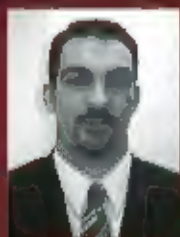
1. Harjeet Rana
FARMINGTON, CT



2. Timothy Clark
FARMINGTON, CT



3. Brett Gryska
FARMINGTON, CT



4. Phillip Prata
FARMINGTON, CT



5. Cheryl Foti
FARMINGTON, CT

November Production

All Time Record to Beat

MONTH: \$250,859 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1. Harjeet Rana	\$81,381	\$85,029		70.5	Imran Satti
2. Timothy Clark	80,403	78,739		71.0	Surace-Smith
3. Brett Gryska	71,598	99,273		68.3	Durhon Oldham
4. Phillip Prata	62,562	86,763		68.7	Theodore Pappas
5. Cheryl Foti	59,246	99,445		71.2	Jatoft-Foti
6. Randy Teyssier	43,452	59,315		69.9	Chris Hernandez
7. Brian Allt	41,964	43,886		76.9	Imran Satti
8. Nicholas Zangardi	34,912	36,384		68.9	Surace-Smith
9. Moswen Taylor	34,146	43,450		68.9	Mark Hancock
10. Dorian Oldham	30,733	74,565		75.1	Durhon Oldham

YTD Production

All Time Record to Beat

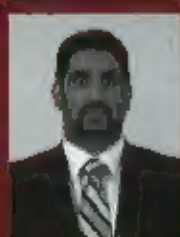
YTD: \$2,168,283 NET ALP PAUL RUMBUC

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
* 1. Harjeet Rana	\$768,106	\$1,252,855		70.5	Imran Satti
* 2. James Bailey	470,390	628,744		70.2	Slav Bitman
* 3. Cheryl Foti	468,566	994,168		71.2	Jatoft-Foti
* 4. Brian Allt	413,781	461,074		76.9	Imran Satti
* 5. Randy Teyssier	377,997	500,371		69.9	Chris Hernandez
6. Rodney Ward	352,656	634,977		74.6	Paul Rumbuc
7. Rebecca Klebsch	334,745	555,476		74.0	Joe Manone
8. Michael Laramie	320,748	465,995		70.0	Steve Greer
9. Mitchell Duplantis	301,472	441,401		72.1	Marc Rosen
10. Dorian Oldham	297,335	883,332		75.1	Durhon Oldham

Regional General Agents



1. Jim Bianchi
ROCKY HILL, CT



2. Harjeet Rana
FARMINGTON, CT



3. Sonny Gurney
FARMINGTON, CT

November Production

All Time Record to Beat

MONTH: \$470,822 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$155,541	\$326,115		71.6	Durhon Oldham
2. Harjeet Rana	144,149	162,834		69.0	Imran Satti
3. Sonny Gurney	87,494	258,824		71.2	Paul Rumbuc
4. Eric LaBossiere	80,362	227,876		76.8	Altig-Orlovic
5. Mitchell Duplantis	79,955	115,622		72.4	Marc Rosen

YTD Production

All Time Record to Beat

YTD: \$4,392,067 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$1,825,390	\$4,240,486		71.6%	Durhon Oldham
* 2. Sonny Gurney	1,300,301	2,810,222		71.2%	Paul Rumbuc
3. Harjeet Rana	1,022,659	1,779,096		69.0%	Imran Satti
4. Cheryl Foti	720,874	1,392,336		73.6%	Jatoft-Foti
5. Mitchell Duplantis	636,067	991,331		72.4%	Marc Rosen

SGA Production

TOP SGAS BY CATEGORY



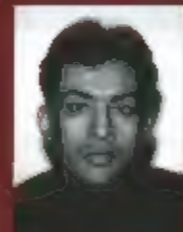
CATEGORY I
Jim Surace



CATEGORY I
Marcus Smith



CATEGORY III
Steve Friedlander



CATEGORY IV
Imran Satti



CATEGORY V
Mark Hancock



CATEGORY VII
Robert Harris



CATEGORY VIII
Scott Sonnenberg

NOVEMBER	NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP
CATEGORY I	SURACE-SMITH		68.3	\$291,029	\$212,500	137	\$398,889
CATEGORY III	STEVE FRIEDLANDER		72.7	\$308,453	\$93,600	330	\$376,733
CATEGORY IV	IMRAN SATTI		69.6	\$144,149	\$75,600	190	\$168,894
	JOSH CHALOW		69.0	86,398	80,000	108	212,232
CATEGORY V	MARK HANCOCK		70.6	\$74,828	\$57,600	130	\$132,999
CATEGORY VII	ROBERT HARRIS	85		\$27,069	\$23,800	114	\$24,561
	MARC ROSEN		72.2	79,469	78,000	102	114,552
CATEGORY VIII	SCOTT SONNENBERG	83		\$66,494	\$33,300	200	\$67,971
	CHRIS HERNANDEZ		74.1	120,391	93,225	129	152,488

YTD	NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP
CATEGORY I	SURACE-SMITH		68.3	\$2,236,447	\$2,162,900	103	\$4,061,996
CATEGORY III	STEVE FRIEDLANDER		72.7	\$1,736,036	\$1,029,600	169	\$2,467,909
CATEGORY IV	IMRAN SATTI		69.6	\$1,058,560	\$1,039,000	102	\$1,972,173
CATEGORY V	ALTIG-ORLOVIC-DELET		69.4	\$845,510	\$759,000	111	\$1,867,947
CATEGORY VI	ALTIG-ORLOVIC-VERENAMP		71.3	\$609,532	\$366,300	166	\$1,005,677
CATEGORY VII	SCOTT SONNENBERG	83		\$244,456	\$167,400	146	\$288,598
	CHRIS HERNANDEZ		74.1	714,809	559,350	128	911,469

PR Representatives



PR Manager
Debbie Enstedt
Winnipeg, MB



Category A
Susan Gilbert
Woodbridge, IL



Category B
David Blaisdell
Nashville, TN



Category B
Erica Dalager
Santa Fe, CO



Category B
Al Wall
Toronto, ON



Category C
John Wagner
Cincinnati, OH



Category C
Becky Cutler
Denver, CO

November Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	23,000	Altig-Orlovic
2. JT Tasker	5,831	Durhon Oldham
3. Malka Arony	4,191	HO LA/Hartman

All Time PR Card Production Record
MONTH: 18,960 CARDS

Category A	No. Cards	SGA
1. Susan Gilbert	3,472	Bob Olson
2. David Blaisdell	2,621	Altig-Orlovic
3. George Farenthold	2,485	Durhon Oldham
4. Charles Hill	1,738	Jatoft-Foti
5. Malka Arony	1,736	HO LA/Hartman

Category B	No. Cards	SGA
1. Erica Dalager	3,795	Altig-Orlovic-Venekamp
2. Al Wall	2,721	Josh Chalom
3. Darrell Dorey	2,055	Imran Satti
4. Paul Winslow	2,024	HO St. Louis
5. Sue Akers	1,694	John Akers

All Time PR Group Production Record
MONTH: 55 GROUPS VIVIAN DWYER

Category C	Groups	SGA
1. John Wagner	11	HO Southern OH
2. Becky Cutler	6	Bill Jennings
3. Susan Fuldauer	6	Mark Hancock
4. Kenneth Altizer	6	Scott Keeney
5. Richard Case	6	Surace-Smith

Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	144,117	Altig-Orlovic
*2. Malka Arony	83,252	HO LA/Hartman
3. Charles Hill	51,929	Jatoft-Foti

All Time PR Card Production Record
YTD: 61,879 CARDS DENISE BOWYER

Category A	No. Cards	SGA
*1. Malka Arony	30,650	HO LA/Hartman
*2. Mark Gagliardi	24,546	Jatoft-Foti
3. Brenda DiSomma	21,530	HO NJ
4. Larry Lozano	20,625	Jatoft-Foti
5. Demetrius Harris	18,897	HO LA

Category B	No. Cards	SGA
*1. Robin Andrade	20,274	HO MA
*2. Darrell Dorey	18,062	Imran Satti
3. Laurie Onasch	17,247	Manone/Alt-Orl.
4. Al Wall	17,141	Josh Chalom
5. Vivian Dwyer	14,396	Alt-Orl-Hay/Bitman

All Time PR Group Production Record
YTD: 136 GROUPS KENNETH ALTIZER

Category C	Groups	SGA
*1. Richard Case	83	Surace-Smith
*2. Kenneth Altizer	68	Scott Keeney
3. Jerry Hartnett	65	Surace-Smith
4. John Wagner	61	Steve Jakubczak
5. Cheryl Cook	53	HO PA

Category A = SGA categories I and II.
Category B = SGA categories III, IV, V, VI, VII, and VIII.
Category C = Top number of group credits signed from all SGA categories.

PR News

Submitted by NILICO Public Relations Representatives
Jessica Barresi and Christina Offman:

Attending the WGA-E rally on November 27th was a breath of fresh air, reminding us of why we are union members. Washington Square Park was engulfed by the writers and their supporters, including members of SAG, AFTRA, SEIU, and our own OPEIU Local 277. Jessica Barresi and Christina Offman attended the rally, picketing and offering assistance to the writers.

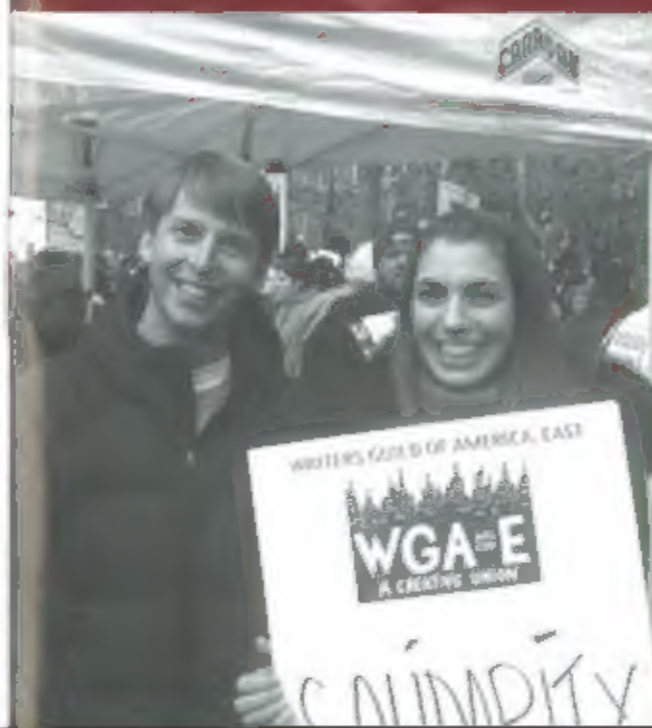
Regarding the strike, Presidential candidate John Edwards stated that, "This is not a strike for the rich. This is a strike for the working middle class that are doing what they love to pay their rent. We must support them not only because we believe in the cause, but because we believe in economic fairness." Without the writers, we would not have the opportunity to watch all the shows that we have come to love.

We are proud to support our brothers and sisters and hope that they are treated fairly during negotiations. Christina had the chance to take a picture with Richard Belzer from NBC's *Law and Order SVU*. He was there showing his support, as well as Jack McBrayer from *30 Rock*, whom Jessica had the opportunity to take a picture with. We also took a picture with some of New York's finest writers. Danny Glover, Tim Robbins and Colin Quinn also gave very moving speeches about how we need our writers.

The writers' strike is about a classic union, working class struggle — receiving fair compensation for hard work and superior talent. To see the union brothers and sisters on the picket line reminds us of what the labor movement is all about — supporting our fellow union members to help fight for what is just. The demonstration was both entertaining and acute, allowing a creative public platform to showcase their demands. It is a poignant example of why we live by our motto, "Be Union, Buy Union, Support Union."

WRITERS GUILD OF AMERICA

ON STRIKE





FROM THE DESK OF:
Joe Gordian
National Recruiting Director

Futures & Frontiers

At our most recent SGA Meeting in Las Vegas, I gave a presentation to the SGA body entitled "Futures & Frontiers" which outlined my vision for the future of AIL/NILICO Recruiting.

The title of this presentation was chosen to represent my commitment to our company. The term "Futures" represents my ongoing commitment to every AIL/NILICO agency to provide increasing support in the form of recruiting resources, tools, coaching, training, strategy, and execution. The term "Frontiers" represents my commitment to our senior management team and our parent company — The Torchmark Corporation — in the form of continually "pushing the frontier" forward in terms of recruiting results and achieving higher benchmarks and milestones.

We have made a commitment to our vision which is to build and maintain a world-class recruiting organization that is respected as an industry leader. Our goal is to develop a reputation for recruiting excellence and achieve levels of growth that will set the standard for the entire Torchmark Corporation.

How are we going to achieve our vision?

We have taken numerous steps to strengthen the core of our recruiting system and will continue to do so in the years ahead. We have modernized and re-designed our Internet presence in the form of two new recruiting web sites that are specialized to support our recruiting efforts. If you have not done so already, please visit www.WorkAtAIL.com & www.WorkAtNILICO.com to view the new face of our recruiting organization. We will continue to enhance and upgrade these web sites in the future.

As a companion to our Internet re-design, we are also developing marketing materials for distribution to all agency offices. These marketing materials will represent fresh concepts, graphics and messaging drawn together to create a powerful presentation to

candidates as they review information on our company. Once they are completed, they will be distributed to all agency offices to be utilized in each agency's respective recruiting systems.

We are continuing the process of upgrading and enhancing our existing recruiting systems at all agency offices. For the past seven months, we have been conducting research and developing a new "Best Practices" Guideline for AIL/NILICO Recruiting. This guideline describes all aspects of our recruiting system. It serves as a foundation upon which our recruiting methods & practices will be established in the future. This new resource will be released to all agency offices in the 1st Quarter of 2008 — stay tuned!

We are establishing several, new national recruiting programs to supplement our recruitment efforts in our current markets. January 2008 marks the launch of the AIL/NILICO Global "On-Campus" Recruiting Program. We are dedicating ourselves to attracting, recruiting, and hiring the top college candidates in all of the markets where we conduct business. This initiative will transform our company as we position ourselves for sustained growth into the future.

We are also initiating a National Industry Recruiting Program to create a Fast-Track Management Development System which will enable us to recruit, hire, and retain industry executives with experience in our business. This initiative will also drive the growth of our company.

This is only the beginning! Beyond next year, we have discussed plans to initiate a global expansion by region; to utilize multiple media platforms for recruiting; to further develop our company brand recognition; to continue to enhance our Internet presence, and to further solidify our national recruiting systems.

Never has there been a more exciting time to be a member of the AIL/NILICO Team. Our transformation into a world-class recruiting organization has already begun!



FROM THE DESK OF:
Roger Smith
President & CEO
American Income Life
& National Income Life

The Season of Giving

This last month, I had the honor of being recognized by *America's Agenda: Health Care for All* for doing my part to better the health care crisis many families face. I will admit, it was flattering to receive an award for helping working families, as this is what our company has aspired to do from its very inception. However, it was also a little weird. After all, why should I be the only one from AIL/NILICO to be recognized?

At American Income and National Income, you will find some of the most generous and conscientious individuals I have ever met. Most of us are here because we *want* to help people. We *want* to be able to provide that extra assistance and solidarity a family might need in times of crisis.

But many of you go above and beyond the call of duty. Every month in Spotlight, you can read a list of charitable contributions, both monetary and otherwise, that our different agencies make to organizations in their areas. We have agents and representatives who donate what little spare time they have to non-profit work.

This time of year is when everyone starts talking about the season of giving and good will toward men. However, I believe AIL/NILICO has embraced this sentiment year-round. While the storefront Santas with their ringing bells will disappear once the season is over, the American Income and National Income family will still be out there. This is something for which you all should be recognized.

Here's to keeping the giving spirit alive all year long. Happy Holidays!



Puerto Rico— it's Island Time.

We'll email you...



from the Tiki bar.

2008 Convention: May 15-18, 2008 For complete Convention Qualifications, go to: www.aiffa.com/agency/spotlight/maingtl.htm



Public Relations Bonus

ALMall	\$4,384.89
	2,118.08
	2,006.75
	1,653.53
	1,639.00
	1,479.25
	1,412.39
	1,275.75
	1,263.00
	1,185.50
	1,120.00
	1,011.13
	1,002.50
	998.00
	984.00
	955.25
	950.00
	930.00
	894.50
	817.01
	809.00
Brett Haim	759.50
	751.80
Hecke Curier	736.75
	675.00
	671.50
	661.47
Carherine Brizel	654.75
Brenda DiSomma	638.00
Larry Lozano	586.31
Sue Akers	534.00
	504.50
Shannon Walker	475.00
Nadine Boudreau	462.38
Richard Cane	461.50
	456.00
	391.25
Kenneth Altizer	367.00
	354.38
Jeery Hartnett	330.00
Robert Ferraro	318.75
Krissa Hensley	316.50
	311.00
	306.03
	275.00
	271.50
	267.75
	263.25
James Clark	259.50
Katy Hogge	254.25
Kenneth Lert	251.50
Debbie Ensted	239.40

Marilee Green	\$235.50
	230.43
	206.50
	201.00
	171.57
	168.00
	160.50
	147.00
	143.25
	126.00
	117.00
	112.50
	105.00
	102.00
	100.00
	84.00
	75.00
	72.00
	71.25
	68.25
	64.50
Rodney Stratham	64.50
	63.36
Elizabeth Burns	62.10
	58.50
	52.50
	42.00
William Verberon	36.00
Marilyn Kohler	34.50
Nancy Adams	33.00
Sheila Krein	42.64
	28.50
Jason Hill	27.50
William Bell	27.00
Kelly Birto	21.00
	21.00
	19.50
Jim Gray	16.50
John D. Moore	15.00

JANUARY
 FEBRUARY
 MARCH
 APRIL
 MAY
 JUNE
 JULY
 AUGUST
 SEPTEMBER
 OCTOBER
 NOVEMBER
 DECEMBER

Total

\$46,163.23

MGA Bonus

November Bonus Qualifiers

Steven King	\$1,558.36	LaToonya Tucker	\$321.94
Curey Neff	968.98	Matthew Ho	307.48
Harpreet Gujra	928.64	David Wang	295.51
Faina Bosco	881.29	Steven Engerr	274.65
Jim Bianchi	733.73	Steven DiChiara	251.43
Dorian Chidman	702.74	Mary Aywazogian	244.20
Christopher Stephens	582.25	Brett Grysko	229.51
Melanie Cohen	490.12	Lawrence Hauck	215.76
Philip Prato	460.09	Rodney Ward	193.11
Matthew Melhorn	457.22	Michael Vasa	168.30
Cheryl Forti	394.02	David Hausman	161.68
Eod Brown	361.70	Amir Sadaghat	128.73
Lucy Eladon	360.55		
Randolph Southern	334.23		
Samuel Cohen	333.05		
Renee Jeffries	329.51		
		Total	\$12,670.78

BR Bonus

November Bonus Qualifiers

Qualifier	Bonus
Jeff Ribman	535,421.02
Timothy Jara	1,811.1
Harjeet Rana	1,618.89
Brett Gryska	0,016.74
Mazine Moody	9,991.55
Jim Bianchi	141.1
Phillip Prata	6,326.49
Sammuel Linton	6,041.65
Rebecca Klebsch	3,688.79
Michael Kasu	3,512.1
Taina Ameko	5,421.05
Ramly Toussier	5,304.87
Wayne Adri	5,094.60
Joshua Adornino	5,091.99
Travis Haden	4,803.15
David Melcher	4,701.5
Sabrina Hoyt	4,592.81
Lita Ameko	4,481.08
Matthew Propp	4,351.85
Cheryl Fot	4,322.24
Wynne Cephalo	4,101.81
Micholas Campioni	3,911.1
Walter Deplomas	3,972.57
Deni Dimitrova	3,894.86
Valonya Pickett	3,519
Chir Kim	3,690.46
Stephens Berduin	3,502.25
Michael Araine	3,383.36
Steven Melillo	3,141.54
Zachary Hur	3,101.76
Stephen Hill	3,127.41
Brian Alb	3,120.1
Sammuel Asala	3,265.56
Rodney Ward	3,211.14
Travis Moudy	3,832.21
Michael van Driff	2,851.83
Moswen Taylor	2,806.67
Hashem Jones	2,762.72
Robert Hughes	2,755.04
Lucrezio Lameko	2,684.46
Pablo Jarrin	2,417.45
Rosalie Zwicker	2,155.01
Tim Schneider	2,153.16
Byron Paz	2,341.87
Renee Jeffries	2,296.97
Michael Garrett	2,295.73
James Bailey	2,290.70
Erin Moyer	2,290.50
Robert Dunn	2,283.39
Steven Strong	2,211.04
Michael Zorn	1,985.49
Jeffery Thies	1,980.65
Dargo Arango-Puerta	1,975.56
Michael O'Rourke	1,971.24
Alex Grakhov	1,907.64
Steven D'Andrea	1,871.00
Jeremy Weich	1,870.69

Qualifier	Bonus
Robert Langan	1,859.73
Dana Sisk	1,858.74
Matthew McBurn	1,839.00
Robert Hartman	1,744.41
Matthew Long	1,736.77
Scott Long	1,739.00
Dawn McEwan	1,694.46
Jason McLean	1,681.26
Debra	1,658.10
Walter	1,651.60
Lawrence Hauck	1,648.36
Dianne Falkowski	1,648.15
Alan Silverman	1,616.88
Paul	1,591.03
Joshua Rebl	1,560.14
Walter	1,512.08
Isabella Jones	1,484.28
Marisa Rana	1,473.73
Dorian Williams	1,438.54
Brandon	1,430.03
Alexander	1,427.79
Arthur	1,401.32
Molodymyi Deryyanyy	1,396.82
Mark	1,353.65
Michael	1,315.88
John	1,308.81
John McCreary	1,308.27
Denise Incombe	1,278.65
Eric Perry	1,274.56
Shari	1,244.51
Priscilla Chibwe	1,246.09
Harold	1,177.75
Herbert	1,166.72
John	1,139.69
Raphael Bonchevici	1,122.31
George	1,117.80
John	1,106.94
Anthony	1,081.74
Mary Ann	1,011.03
Ryan Stanglin	1,061.33
Kevin McArthur	1,041.02
Cory	1,020.65
Steven King	1,009.96
Brian Innes	992.45
Paul	989.93
Brook	974.42
Albert	970.58
Christopher Stephens	968.39
Jason	960.63
Matthew	940.30
James	922.57
Michael	921.83
Ronald	903.39
London	880.91
Sasha	877.38
Charles	874.86
John	868.37

Qualifier	Bonus
Glen Horta	861.24
Jileen Hughes	834.7
Kathryn Hanson	823.53
Resnaldo Singson	819.43
Alan Younger	796.4
Travis Prior	796.10
Richard Conna	795.05
Kevin	794.13
Paul	788.23
Ryan Kopat	781.56
Brandon Braun	775.74
Elaina Bosco	756.95
Blake Higuchi	751.08
Lily	748.10
David Solomonov	736.27
David	731.76
Jessica Chancey-Higginbotham	732.17
Tray	726.67
Pablo	726.1
Lasius	712.51
Amundia	711.33
Jared	709.49
David Thomas	699.46
Dewey	683.05
Michael	674.67
Kuiper	660.58
Sidney Hodgkins	656.46
Craig Strompf	640.39
Linda	629.80
Christophe	618.12
Toby	614.88
Mitchell	611.20
Aaron	605.88
Michael	601.62
Jay Meyer	595.79
Michael	593.99
Robert	575.09
Diyen	571.53
Jerrell	560.6
Maria	566.58
David	565.5
Michael	562.85
Arant	561.76
Mathew	539.40
Solman	518.7
Bedir	516.92
Felix	497.57
Kenneth	547.23
Albert	544.47
DeMiano	541.65
Randolph	539.82
Sanya	538.86
Claudia	530.07
Mark	515.53
Katherine	511.49
Phillip	508.86
Ekene	508.62

BR Bonus

Qualifier	Bonus
Marnice Jordan	595.96
Peterik Duray	503.64
Dawn Larye	500.31
Matt Elkanger	497.40
Michael Libassi	496.25
Ryan LeBaron	495.02
Rachel Azevedo	492.81
Crystal Carlson	488.89
Audrey Jarrett	488.24
Roger Finlay	485.97
Erik LaBassiere	482.89
Michelle Mattion	471.73
Lins Reel	467.77
Melanie Ahrens	462.97
Susan Bergh	448.02
Matthew Gonzalez	441.60
Amy Sedaghat	436.44
Megan Olson	435.31
Patricia Lee	430.21
Jason Dickinson	424.05
Gregory Engrava	421.44
Rin Hurst Balbou	411.14
Rafael Djanqirov	412.68
Ronald Brimlandee	412.21
Sellina Assala	420.49
Albert Thompson	411.81
Wendy Mayas	409.79
Jacob Lewin	409.65
Robert Drake	406.91
Ajrian Chlie	406.14
Tyler Fahquwala	402.21
Luigi Fioritton	397.28
Sarah Sweeney	393.17
Scott Frithun	389.15
Laura Fishie	389.11
Charles Vance	383.60
Fernando Villaseca	380.76
Djehabou Diallo	367.75
Mary Ayaragotila	364.63
Vanessa Garcia	364.46
David Ramirez	362.25
Daniel Armstrong	361.99
Daniel Davidson	358.51
Michael Sakiewicz	355.21
George Ahamedjian	355.04
Kendle Davis	352.41
Raymond Risucc	345.24
Jeremy Riehl	343.80
Andrea Barenshoffz	338.42
Gewong Yanukyan	329.22
Robert Miles	319.45
Joseph Moore	318.37
Jason Ocean	314.67
William Doremus	314.29
Benzel Jones	311.36
Jeremy Bryant	308.82
Alena Penate	303.27

Qualifier	Bonus
Ryan Tucker	3302.08
Benjamin Schuster	291.86
Ronald Bedus	276.99
Justin Reese	273.46
David Boshard	271.37
John Hancock	266.00
Mark Beckard	264.94
Timothy Mameson	261.16
Marissa Poole	260.77
Shawn Wray	260.19
Kirk D. Goss	260.13
Jesse Wack	259.18
Jacobe Ashton	256.78
Brandon Corliss	254.57
George Morgan	248.21
James Erensa	247.25
John Jenkins	246.02
Felix Morgan	242.77
Wilfredo Figueroa	242.35
John Siska	242.18
Robert Lynch	241.98
Scott Locksey	241.43
Scott Wainey	239.96
Primeria Radd	237.45
Edesko Markin	230.81
Mark Corliss	230.05
Sean Hall	227.60
Oswal Chavez	224.56
David Scheuermann	222.16
Cathy Thompson	221.48
Daniel Jones	219.96
Thomas L. Raj	217.66
Thomas Solowayko	216.58
Larry Payne	211.56
Kim Mottley	211.18
Averyll Allen Washington	210.42
Agatha Halford	208.92
Bill Duncan	203.71
Garret Kun	202.95
Eric McFarlanhan	201.73
Alhaj Sheikh	198.16
Steven Edgels	196.99
Daniel Strader	191.12
Ronald Imhof	183.85
Yann Durham	181.00
Heide Entesh	177.77
Dustin Raab	171.02
Samantha Chu	167.81
Angela Schmitz	167.51
Ryan Whitley	166.63
Stacy Taylor	165.80
Darin Hershfeldt	160.77
Krystal Lindley	160.75
Lindsay Bennett	160.46
Gregory Blum	159.99
Larry Dillmore	157.92
John Sparby	157.81

Qualifier	Bonus
Brett Barnes	156.72
Curtis Fraebstel	149.33
Frank Iendusa	148.47
Meranda Pellingier	147.93
Mathew McCannell	142.58
Archie King	139.43
John Helese	138.15
Benjamin Ut	132.93
Atlas Bennett	134.58
Travis Sandberghe	131.40
April Miller	126.15
James Palmer	126.11
Richard Hake	125.89
Salestete Smith	123.25
Jason Zeli	120.29
Robert Shahr	119.73
Dana Beardsidge	117.22
Salvatore Costa	116.20
Michael Simpson	114.93
Irabellie Warren	113.17
Gary Walker	111.86
David Popparini	111.78
David Russell	110.94
Norrena Jones	109.48
Brianne Taylor	108.42
Autumnie Yelton	107.23
Harriet Kujper	105.49
David Garbajain	102.54
Perihan Madanshahian	102.06

Total Bonuses Paid
\$428,858.61

New Agent Bonus

QUALIFIER	BONUS*	QUALIFIER	BONUS*	QUALIFIER	BONUS*
Steven D'Andrea	5864.77	Jocelyn Bangerter	5654.97	Richard Mincey	5521.64
Floyd Hodoh	863.06	Alberto Alcalá	654.27	Stephane Bartlett	520.49
Edward Harris	862.87	Lakeia Ridgell	653.94	John Thornton	514.29
Thomas Judak	858.50	Dana Beveridge	651.75	Bobette Jensen	511.59
Julie Hallgren	853.54	Ofa Hausa	649.37	James Wall	510.34
Michael Yoxheimer	843.75	Tyle Murray	647.95	Veronica Lara	509.44
Mariana Hanna	839.20	Elizabeth Mikush	644.71	Morgan Simmons	508.26
Shaun Sideris	835.93	Andrea Sayson	644.05	Jerrell Little	506.74
Leota Aie	831.90	Perfecto Harris	641.28	Deborah Anderson	503.14
Stephaan Brown	815.59	Terrence Wicks	640.18	Zenobia Stanton	502.87
Aseneth Meza	814.65	Benton Tong	638.92	James Tharron	501.58
Waka McCree	814.55	Miriam Berrios	637.70	Eleni Evali	501.55
Kathryn Chaisson	812.42	Kristina Araminte Hager	634.18	Elizabeth Willard	499.33
George Cornias	812.15	Brian Jones	630.97	Ameeta Sudan	498.97
Timothy Meshey	810.84	Kathryn Dickens	628.46	Mihael Djovnik	498.80
Valerie Graygantt	824.14	Douglas White	626.72	Jonathan Schidkraw	498.38
Castro Infante	822.04	Justin Reese	625.07	James Roishouse	496.84
Nene E. Mesh	819.64	Brian Walchok	624.64	Rosa Ngou-Grubb	495.84
Andre Christie	817.98	Enriqueka	623.11	Andrina Srott	493.83
Therese Gonzales	811.50	Jenathan Swink	615.54	Matthew Geeson	492.56
Michael Poizer	808.21	Robert Parks	613.40	Joseph Corvill	491.87
Oleg Sirghil	805.51	Jeffrey Faurdeau	611.76	Daie Meyer	485.55
Ryan LeBaron	791.65	John Olson	609.88	John Manarte	483.54
Margarita Kagan	789.60	Srias Billups	609.79	Adam Ward	481.64
Vananda McClain	788.77	Adrian Kennedy	608.92	Cherry Clarke	476.85
Mariya Willgruber	788.53	Scott Cooksey	607.08	Christopher Purnell	476.43
Aysake Otukolo	784.44	Luz Torres	603.59	Daniel Valenzuela	476.09
Silas Sneed	783.29	Laura Oliver	602.45	John Harrison	475.74
Kevin Brzezinski	786.95	Michelle Faber	604.99	Heather Marbaugh	474.51
Amy Buskas	781.97	Louise Gerhardt	601.78	Winston Lewis	472.75
Melissa McCall	771.32	Erik Dzikowski	599.22	Charleston Brown	472.68
Maryna Danielian	770.26	Cynthia Romero	597.22	Joshua Long	469.77
Paul Lopez	769.06	Juan Montalvo	597.19	Jason Smith	466.80
Charles Zwicker	766.65	Eric Carwell	596.76	Lance Martin	464.33
Melissa Storti	765.96	Craig Adams	595.32	Albert Lau	462.66
Travis Brown	761.61	Deborah Stopper	594.57	Salvatore Pennisi	457.90
Jang Kim	759.40	Nelson Scott	594.41	Perri Campbell	453.51
Aian Zdoishek	754.51	Charles Byrd	593.82	Mark Turson	452.21
Alexey Kalinin	752.87	Charles Stutz	593.32	Daniel Storm	451.58
Gillian Watson	750.84	Aclara Ellis	589.98	Ashton Grope	451.48
Dennis Fulton	741.89	Ronald Cox	581.59	Matthew Yates	449.35
Kristann Sigan	746.21	David Thomas	581.87	Steven Fariess	449.26
Carmen Villarreal	741.71	Scott Albon	581.00	Brian Sundberg	418.67
Borek Volarik	737.79	Matthew Dean	574.12	Andrew St. eiff	416.07
Alba Wandurraga	735.51	Albert Thompson	571.62	Fredrick Woods	415.93
Rosalie Rodit	735.42	Matthew Lukesh	571.56	Amanda DuBose	413.36
Marvin Schoenherr	733.45	Lisa Baggelt	571.32	Jonathan Bryant	411.88
David Ramirez	727.20	Nicholas Dwyer	563.14	James Garthwalte	410.55
Doreey Shaw	711.11	Benjamin McLean	562.76	Tia Garner	439.00
Robert Willis	710.78	Ghina Malaney	561.48	Alequenzo McClurkin	438.97
Patricia Davies	709.72	Andrew Gursky	561.48	Emily James	437.88
Kathleen Tekanawa	704.76	Barry Mercer	561.22	Alfonso Garcia	437.60
Lauren Andrews	704.15	Albert Kunsman	556.33	Elizabeth Cox	435.38
Marg Deveau	701.10	Alexander Gray	553.11	Kami DeRosier	435.04
Fadhel Mesfar	700.21	John Honchak	552.07	Kyle Kollhoff	434.93
Mark Munoz	699.56	Cody Morgan	548.28	Kelly Berwick	434.61
Flavia Brakling	699.31	Brian Resnik	548.12	Tiffany Roland	431.29
Robert Cranzow	699.11	Robert Lynam	547.73	Christian Chenier	429.86
Derrick Sanders	698.18	Shelly Owen	544.62	Carla Rentas	425.92
Jeannie Berger	696.71	Kurt Smith	541.89	Erin Studwell	424.05
Martin McCarthy	696.03	Ronald Redus	540.95	Jessica Leiby	424.05
Mele Mahang	693.82	Andrew Karshian	539.58	Benjamin Stores	423.55
Joseph Moskwa	691.57	Robert Smaltz	538.64	John Hollins	422.67
Ramin Maghsoud	689.90	Toby Potter	538.36	Corby resperson	422.26
Alfredo Ramirez	685.70	Monica Boulianger	536.98	Eric Hargrove	421.98
Tracey Dugan	684.18	Darcie Crotteau	535.57	Nina Edmonds	420.30
Zdravko Stovanov	683.11	Omar Bibi	535.40	Kelly Irwin	418.81
Douglas Kosowan	682.30	Linda Eichelberger	534.24	Keith Kirby	418.40
Michael Fiorenza	679.66	Ryan Whorley	534.01	David Thomas	414.33
Amber Baker	677.38	Robert Kamanski	532.41	Dion Lewis	414.28
Joanna Mehaffey	677.38	Mason Smith	530.09	Teamohaere Meroit	413.54
Dywon Terry	674.80	Alejandro Marin	528.98	Nana Fonoti	413.11
Michael McClemon	671.63	Milton Bradley	528.20	Patrice Himaya	412.53
Faisealufa Fanene	670.53	Lindsay Tremblay	527.50	Matthew Ware	412.31
Jeff Lamar	669.78	George Rumble	525.99	Adam Sweet	411.77
Heidi DeMont	666.54	Markon Edwards	525.82	Matthew Arnold	411.36
Evan Holzhauser	665.44	Angelika Gallardo	524.45	Twana Gunn	410.54
Sudeep Regmi	657.20	Kenneth Davis	523.35	Hana Aigwaiz	406.42

New Agent Bonus

QUALIFIER	BONUS*
Linda Savod	\$188.36
Elizabeth Gomez	188.31
Juliette Benoit	187.50
Jason Berry	185.28
Thomas Scott	184.98
Akesa Lia	184.81
Jared Jablonski	184.81
Jeremy Hyatt	184.44
Rocio Hernandez	184.31
Brian Rohrer	184.26
Crystal Burns-Greene	184.26
Kyle Marano	184.00
Bryan Gravel	183.74
Donato Guerriero	183.06
Keith Kirchner	181.80
Andrew Driscoll	181.52
John Harris	181.29
Simran Bath	180.76
Jeremy Gray	180.50
Anthony Lacey	179.55
Richard Blake	179.52
Demetrius Carroll	177.61
Jay Ernst	177.45
Ann Tran	177.34
Daymond Uloth	177.00
Brett McCoy	175.81
Bekky Miyahira-Salazar	175.41
Laurie Quinn	174.11
Lisandro Gonzalez	173.52
Wade Massey	173.36
John Elgert	172.80
Matthew Krapfl	172.64
Mark Moore	170.91
Mark Segovia	168.96
Yvette Ogarro	168.18
Theresa Crone	165.76
Jason Kohlscheen	165.47
Kimberly Welch	165.32
Derrick Moore	165.17
Emmanuel Poukpa	164.83
Samuel Styve	164.25
Lisa Spohn	163.86
Clifton Horton	163.29
Anca Susan	163.27
Jackie Smith	163.03
Bianca Carrasco	162.14
Hedy Morataya	161.89
Sheryl Lanham	161.76
Alexandria Dwyer	161.21
Falaniko Ulberg	160.78
Louann Evans	160.16
Eric Johnson	160.12
Jessica Kelly	159.90
Rogelio Ramos	159.70
Sarah Vivian	157.05
Samu Pelesasa	156.28
John Dohmlo	156.23
Kelsha Sandle	156.02
Stewart Whitehead	153.30
Ryan Greene	153.10
Judy Gibson	152.27
Todd Sickles	151.33
Aisha Baxter	151.02
Kelly Backus	150.92
Eric Aron	148.62
Mark McClatchey	148.14
Riad Benyoub	147.60
Jack Chaney	147.07
Jesus Cardenas	146.52
Claudia Zavala	145.94
Sharon Castellano	145.90
Justin Nevitt	145.20
Jason Nabor	145.15
Marcell Graham	144.90
Daniel Harrison	144.63
David Hollis	144.54
Altaf Karim	143.90
Michael Jones	143.68

QUALIFIER	BONUS*
Cara Calvert	\$143.00
Richard Sprigg	142.63
Michael McCombs	141.61
Linda Sapien	141.60
Tatyana Chernysheva	140.48
April Cullen	140.31
Roger Rosa	139.91
Ltanya Wilkerson	138.49
Maria Quintana	138.10
Justin O'Reilly	138.09
Shawna Dunbar	137.50
Vi Tran	137.40
Felix Berger	137.20
Alexis Mohr	136.62
Oscar Chavez	136.00
Laith Azou	135.80
Gary Glesby	135.50
Sergio Tavares	133.91
Tanya Andrews	133.86
Curcueturnia Henry	133.48
Vanz Council	132.77
Natalie Perkins	132.63
Brendan English	132.60
Christopher Zitaglio	132.03
Markita Banks	131.77
Deborah Darnell	131.48
Obafemi Ogunosunfisan	130.95
Matthew Slaydon	128.90
Cory Neville	127.93
Eric McClanahan	127.72
Victor Jones	127.26
Erna Powell	127.12
Paul Parisi	127.08
John Featherson	126.68
Zachary Wesseling	126.00
Adebimpe Akinrin	125.93
Lanez Bowman	125.45
Aaron Burke	124.79
Thomas Kelly	124.70
Carla Elkins	124.12
Lanajo Wagnon	124.10
Lorin Owen	123.50
Jarred Jones	122.92
Bonita Fabio	122.25
Michael McCarthy	121.63
Leonard Harris	121.08
Jessyka Ellsworth	119.88
Ronald Hefner	119.74
Justin LaFleur	119.32
Sharelle Lowery	119.24
Karl Weinmann	118.35
Bilal Elamin	117.60
Gloria Schultz	117.52
Patricia Brice	117.45
Mareta Wiringi	117.01
Tingting Liu	116.82
Jacob Skinner	116.44
Gregory Juste	116.18
Bryan Nason	116.10
Andrew Stinnett	116.02
Daniel Lesniak	115.53
Liviu Mercea	115.12
Kathryn DePlazes	115.10
Cassandra Williams	115.03
Troy Wheeler	114.00
Jerry Kust	112.95
Seth Maki	112.94
Susan Lehtoberman	112.54
Julie Munajim	112.52
Oleksiy Kuznetsov	112.46
Jason Dickerson	111.84
Bruce Willis	111.76
Megan Hartman	111.72
Roma Craig	111.64
Umesh Ponnampalam	111.54
Molly Bach	111.20
Sarah Malekyar	110.80
Anthony Lloyd	110.40

QUALIFIER	BONUS*
Jane Ndegwa	\$110.40
Lawrence Broniszewski	109.76
Alexander Rakita	109.10
Tin Nguyen	108.92
Johnathon Bunch	108.82
Rachel Wanden	107.76
Peter Leung	107.68
John Perry	107.53
Maribel Penrod	107.20
Alonzo Howard	107.00
Robert Hunsaker	106.88
Jake Conlee	106.78
Andrew Brinkmeyer	106.72
Chrissy Barrett	106.45
Kimberly Breuer	106.39
Joshua Hopkins	106.12
Emilio Orjuela	105.90
Nancy Estaris	105.78
Seth McKelvey	105.00
Joel Boroditsky	104.99
Amy Jones	104.61
Lisa Schaaf	104.40
Keren Brown	104.04
Jennifer Dillon	104.00
Moses Belton	104.00
Sheri Yancey	104.00
Marie France Bibeau	103.80
Joyce Bialy	103.60
Julio Carrillo	102.73
Bassa Walla	102.72
Shawn Evans	102.14
Dorothy Henkel	102.00
Garfield Vassell	101.96
Denise Lindgren	101.46
Kerrie Smith	101.40
Jellyann Escobar	101.38
Lucas Walters	101.12
Jeffrey Patenaude	100.76
Jamie Brown	100.03

Total Bonuses Paid Out
\$586,928.32

New Agent Bonus

QUALIFIER	BONUS*
Shannon Hernandez	\$404.92
Cheryl Pegues	401.88
John Jones	399.58
Lindsay White	399.32
Peter Letto	399.32
Lorenzo Burke	399.09
Alyssa Hronowski	398.88
Charles Hutchins	398.72
Sharon Joseph	398.48
Julia Jewett	398.45
Dustine Craig	398.14
Timothy Palmer	398.08
Michael Washburn	397.98
Charlie Williams	395.74
Ashley Preciado	392.67
Theresa Zanowick	392.58
Jeremy Engrav	391.37
Siosifa Filipe	390.31
Bobby Bates	389.54
Mahir Khalaf	388.03
Loralee Vasquez	387.89
William Stump	387.58
Audrey Vieth	386.81
Christopher Beckner	385.95
Michael Mansell	382.77
Pejman Madarshahian	382.32
Marchon Tatmon	381.00
Andrew Tsahakis	378.28
Gerald Hock	377.68
Christopher Murphy	376.02
Alena Palamarchuk	375.34
Dewey Lewis	375.24
James Kelly	374.96
Christian Richards	370.37
Stephanie Mullen	366.52
Michael O'Connor	364.83
William Walter	364.36
Ruth Young	362.39
Ramona Koyné	361.79
Gary Van Ert	361.61
Eric Cochran	360.88
Isaac Abnathey	360.06
David Saez	357.60
Marcelino Natividad	356.37
Debra Bell	354.54
Damien Cannaday	354.18
Alan Weissen	353.32
Theodora Wharemate	352.41
David Montgomery	352.30
Yang Wang	350.84
Jason Fikkert	349.50
Averyll West-Washington	346.97
Britany Parlante	346.78
Darryl Washington	346.77
Chaston Weber	346.46
Jessica Gowanlock	341.60
Mitchell Francis	340.82
Maura Rosado	340.50
Hardy Stewart	340.44
Meuy Saelee	339.60
Matthew Brander	339.39
Marissa Grier	338.20
Georgette Pastor	337.87
Kelly Rapp	337.66
Michelle Johnson	337.34
Marisol Villalobos	335.85
Charles Cotton	335.21
Jon Wolfer	334.89
Alejandro Gudino	332.75
Arjai Jackson	332.06
Sophie Wanjiru	328.99
James Hobgood	327.18
Tiffany Membery	326.81
Jules VanSchelt	324.50
Christina Lanzer	323.68
August Koppenhofer	321.03
Matt Wyss	320.89
Brian Fernandez	320.66

QUALIFIER	BONUS*
Theresa Misner	\$317.25
Efraim Natal	317.18
Brent Morrissey	316.66
Thaddene Spivey	315.63
Fialelei Naititi	313.70
Robert Seiber	311.08
Jennifer Chase	310.80
Lawrence Wolff	310.75
Michael Knapp	308.89
Cathy Atkins	308.86
Shakeel Kesury	308.36
Kirk Tubbs	302.99
Kenneth Kish	302.48
Melissa Schroeder	300.90
Robert Mulligan	298.88
Sharron Belcher	297.31
David Walton	296.78
Melissa Hale	296.54
Krystal Lindsay	296.29
Todd Milell	296.10
Brandon Fleck	295.85
Keneti Vai	295.00
Donna Foley	294.55
Wanda Richardson	294.49
Jeffrey Hagan	293.96
Atabak Noorzi	293.93
Sharon Shepherd	293.40
Joshua Patterson	292.63
Sung Kim	292.14
Brian Langemo	291.24
Duane Williams	290.47
Ann Doucette	289.06
Heather Robinson	289.00
Kevin Cremer	288.85
Chandler Sanzari	288.61
Tomynda Liddell	285.69
Michael Pett	285.63
Leonard Lee	284.86
Alicia Dominguez	283.63
Julio Arredondo	283.58
Nick Kurceba	281.61
Andromeda McClenahan	281.55
Belinda Ellis	278.84
Michael Duncan	275.18
Joshua Gitomer	274.47
Tammy Willis	273.30
Kimberly Beggs	271.23
Tom Wilson	269.27
Ruth Rollan	268.32
Robert Johnson	264.20
Jeremy Rupprecht	261.95
Johnny Yang	257.64
Judy Her	255.70
Robert Combe	255.42
Valerie Isenberg	255.30
Ashley Whitehouse	254.58
Alatina Fulutusi	253.54
Louis Paganucci	253.41
Roosevelt Stark	252.72
Johnny Johnson	252.00
Marvin Covington	251.10
Stephanie Cool	249.89
Kirk Alexander	249.24
Christine David	248.85
William Doremus	248.27
Jerod Lavert	247.85
Shellene Stephens	247.47
Mary Attie	246.64
Devron Campbell	246.58
Michael Romeo	245.21
Charles Mickens	245.17
Michael Rice	245.03
Elizabeth Teller	244.18
William Turner	243.76
Warren Mansell	243.16
Daphne Johnson	242.74
Yolanda Palmer	242.02
Donald Christie	241.94

QUALIFIER	BONUS*
Josh Chaney	\$241.63
Sara Wilson	241.27
Patrick Fung	240.48
Steven Forsberg	239.15
Michael Lindsay	238.97
Leah Larson	238.38
Mary Daly	237.42
Channie Joyner	235.94
Justin Herdzina	234.03
Lorraine Nixon	233.52
Cynthia Compton	233.00
James Parshay	232.70
John Gawinski	232.04
Lee Jeffers	231.63
Shafiq Afzal	231.41
Thomas Tenderholt	230.42
Jacobi Holman	229.67
Nisreen Wright	229.08
Jason Aquilante	228.61
Rayvonne Johnson	227.39
Daniel Burnell	227.01
Ululalo Tauai	226.06
Ana Torres	225.39
Martina Gilbert	225.16
James Ward	224.99
Dora Elmore	224.53
Fred Burkhardt	221.72
Nicolas McCarthy	220.60
Huihann Wee	220.31
Jonathan Annett	220.16
Jamie Zeigler	219.60
Phillip Nord	219.38
Stela Meloche	219.20
Karen Gardner	219.12
Stacy Taylor	218.69
Ryan Wagner	218.13
Tabari Lott	216.98
Carmela Stewart	215.52
Michael Sakiewicz	215.10
Jerry Marion	214.81
Stefanie Cao	213.32
Renee Lopez	213.20
Ashlynn Orng	213.10
Jake Sheridan	212.83
Terrance Schnarr	212.59
Joseph Cunningham	212.18
Hoang Ngo	211.40
Samuel Addo	210.91
Michael Donnelly	210.36
Stephan Siemens	209.59
William Garrett	209.46
Christopher Cohen	209.24
Michael Solomon	206.57
Yevgeniy Krasotin	205.50
Shane Thomas	205.40
Mohamed Abdelkader	202.64
Chris Charles	202.53
Susan Atherton	199.68
Gary Spatz	199.27
Natasha Hill	198.62
Jun Ma	198.60
Carlo Sgambelluri	198.05
Jonathan Branch	197.90
John-Charles Brom	197.85
Ruqayyah Thurmond	197.34
Robert Decker	196.64
Gurmeet Kler	195.32
Adam Johnston	193.50
Frank Mangus	193.50
Irene Williams	193.29
Dorianne Smith	193.17
Stacie Amerson	192.00
Patricia Swanson	191.70
Loretta Beasley	191.15
Shirley Brackett	190.39
Andrew Tuuaga	189.82
Dmitriy Kagan	189.77
Tamara Montgomery	189.72

Retention Bonus

QUALIFIER	BONUS*
Benham Halali	5,763.20
Amir Sedaghat	5,004.97
Timothy Cruise	3,930.95
Robert Ulreich	3,893.35
Jose Lopes	3,874.56
Bianca Zaragoza	3,871.25
Helen Taylor	3,770.91
Max Quasem	3,740.88
Ed Olfert	3,498.30
Karen Stockwell	3,327.36
David Thornton	3,273.62
David Farraway	3,202.71
Marinela Achim	3,199.57
Karen McQuoid	3,066.13
Marc Younger	3,028.11
James Schneider	2,922.55
Ronald Friedlander	2,911.89
Paramjit Sangha	2,896.88
Kelly McDonald	2,878.93
Yvonne Hernandez	2,680.15
Scott Remyey	2,625.32
Freida Yakubov	2,564.96
Felili Malava	2,463.32
Zachary Hart	2,328.05
David Boshard	2,321.13
Bradley Ellison	2,179.04
Samantha Chui	2,167.40
Daniel Porilechio	2,162.88
Kevin Appasamy	2,138.94
Ross Ewen	2,137.36
Joaquin Santos	2,121.68
David Jackson	2,095.96
Tammy Schroeder	2,076.22
Alex Bluhm	2,072.76
Steven Stensrud	2,036.13
Noel Ables	1,967.83
Benjamin Mancillas	1,938.66
Lynda Williams	1,922.94
Andrew Bishop	1,912.88
Hector Dessis	1,908.85
Maijargal Sukhbaatar	1,863.45
Russell Morris	1,803.64
David Ackerman	1,784.90
Eric Miller	1,782.14
Michael Snow	1,777.67
Brian Morse	1,756.45
Chad Neff	1,744.16
Brian Blair	1,714.46
Benjamin Eggen	1,688.71
Stefanos LeBrasseur	1,669.98
Allison Bankowski	1,647.57
Samson Adelfofosi	1,636.76
Pamela Ladd	1,621.04
Rodney Ward	1,598.75
Beth Snow	1,597.38
Richard Carter	1,534.35
Joseph Szygiel	1,526.46
Richard Krueger	1,509.90
Bert Feldman	1,483.92
Naera Pomare	1,475.23

QUALIFIER	BONUS*
Tasha Tucker	\$1,457.41
Candace Engelson	1,446.30
Michael Perkins	1,446.78
Arthur Westergren	1,413.04
Cynthia Wilhelm	1,367.81
Benjamin VanFossen	1,342.73
Randolph Souliers	1,340.43
Ronald Berube	1,331.03
William Gordon	1,321.90
Nestor Aramayo	1,321.69
Lily Tchen	1,320.21
Preeti Sahgal	1,315.76
Lorena Barriere	1,295.69
Randy Durazo	1,287.74
Lawrence Hauck	1,282.66
Paul Samra	1,260.86
Barbara Stillwell	1,247.52
James Palmes	1,237.56
David Solomonov	1,235.35
Maria Esposito	1,234.19
Yevgeniy Kashkin	1,232.77
Byron Paz	1,214.09
Bradley Kampmeier	1,212.88
Thomas Parker	1,211.52
Timothy Nolan	1,211.30
Willie Hayden	1,208.95
Douglas Zigby	1,206.89
Arthur Greene	1,202.88
Theodore Greer	1,188.78
Sharon Nigota	1,162.60
Michael Boyer	1,158.62
Natalie Soboleva	1,117.55
Thomas Craig	1,099.31
Edward Hanna	1,068.07
George Sturge	1,039.25
Rory Crockford	1,036.96
Sean Hall	1,011.85
David Goodman	1,004.87
Hyungjun Kae	999.69
Jesse Wise	994.55
William Rose	969.39
Saeideh Nessar Ali	964.69
Rudi Camenzind	949.65
Agatha Safford	923.04
Pat Alessi	917.90
Matthew Willrodt	917.59
Eli McKenzie	915.11
Tyler Hunt	904.65
Sarni Mogannam	903.33
Herivelto Pereira	899.22
Sebastian Kazek	895.40
Shiwa Hollingsworth	890.03
Adam Kahn	883.69
Matthew Laughter	865.04
Todd O'Neill	863.79
Bradley Kincaid	859.34
Crystal Reeves	856.72
Stuart Paolino	823.81
Anthony Mele	815.66
Adam Herman	808.34

QUALIFIER	BONUS*
Joey Kennedy	5782.13
Nancy Myers	764.98
Richard Barbour	761.53
George Lahamedjian	752.77
Larry Chick	748.78
Patricia Longenecker	740.49
James Larkin	726.70
Julie Aprahamian	671.63
Angeles Ordas	653.75
Benjamin Ainscough	653.40
Lovely Johnson	634.32
Matthew Cartwright	613.18
Rose Deacy	601.61
Natalie Linker	601.41
Kevin Wilson	599.50
Ruben Soberanes	572.74
James Dunn	510.82
Miranda Dellinger	506.38
Ryan Clarke	494.62
Steven DiChiaro	476.60
Nikki Woods	461.32
Clayton Menezes	456.72

Total Bonus Paid Out
\$229,747.43

Reinstatement Bonus

November Bonus Qualifiers

Sami Mogannam	\$1,818.38	Michael Behr	\$147.00
John Bulecza	938.93	Jeffrey Canning	130.02
Balvino Cardoza	796.48	Andrea Yee	120.00
James Larkin	765.78	Vanz Council	120.00
Preeti Sahgal	594.66	Ronald Marx	117.03
Julie Wells	584.10	Beason Tong	113.76
Hank Gordon	518.58	Lorena Barriere	108.57
David Jackson	405.60	Timothy Dawe	108.09
Diana McNair	401.77	David Thomson	96.72
David Wang	391.50	Anthony Murter	96.08
Darcie Crotteau	349.23	Thomas Soloweyko	91.02
Douglas Zigby	327.99	Mark Corleone	88.92
Byron Paz	320.88	Allen Gilbert	84.03
Lawrence Turk	303.51	Nancy Estrella	84.00
Janette Meza	297.27	Henry Getty	82.80
Patrice Wise	294.99	Angelica Gallardo	82.43
Arthur Westergren	275.85	Heather Gonzalez	81.00
Earle Harris	275.40	Roger Melton	79.77
Carlo Bonifazi	234.96	David Melcher	78.00
Nabil Spahi	234.02	Mark Segovia	77.67
Lynda Williams	234.00	Susan Johnston	68.28
Yvonne Hernandez	221.01	Jodi MacPherson	66.96
Majjarg Sukhbaatar	217.44	Bianca Zaragona	66.42
Matt Pflueger	211.74	Christian Okandey	65.76
Maryna Daniellan	206.76	Gregory Easley	65.09
Robert Webb	202.38	John Szoka	65.01
Trisha Murphy	199.71	Lisa Dove	65.01
Pateick Parisi	188.12	Michael Solomonis	65.01
Matinela Achim	183.00	Harjeer Ram	62.40
Herman Libman	179.13	Robert Lynnam	59.31
Gregory Fuldger	176.73	Shane Thomas	52.50
Perquida Osborne	175.65	Lee Croft	52.02
Thomas Parker	172.56	Vanessa Garcia	40.02
Max Quasem	172.50	Frances Williams	39.33
Daniel Porilechio	171.00	Eric McClanahan	39.01
Nene Eanesih	170.25	David Ramirez	39.00
Cheryl Pegues	166.05	Adrian Reid-Cowell	37.01
Jenny Sample	159.99	Karen Wick	33.00
Olaf Johnson	157.74	Ann Hylton	26.01
Peter Kaplanis	157.26		
Beih Snow	156.00		
Samantha Choi	152.49		
Gaveang Pandya	150.75		
Stephen Liberto	150.00		

Total \$17,456.20